

Wells Fargo Bank, N.A.
P.O. Box 6995
PORTLAND, OR. 97228-6995

4/13/05

220997

JUN 20 2005

To Whomever,

Please stop Pilfering my account immediately.
I don't care if I did overdraw 3, 5, 6 checks
in one month. It's bordering on criminal to
charge me ~~\$33~~⁰⁰ per check, especially when the
checks or debits were for \$20.⁰³, 17.²⁵, and 13.⁰⁰
respectively.

I don't care what your policy for fees are,
if you want to keep me as a customer, you
will waive all the fees, and you will do it now.
Especially considering my avg balance is usually over
\$1000, and for 1 month I forgot to deposit monies.
Are you discriminating against older people with
beginning Alzheimers??

Yours Sincerely,

REDACTED

July 5, 2005

REDACTED

We received your further correspondence regarding overdraft fees charged to your Custom Checking account.

As stated in our letter dated May 27, 2005, when checks or other items are presented for payment against insufficient funds in your checking account, we pay or return them and assess handling fees the following business day. Because there was no bank error, no fees were reversed.

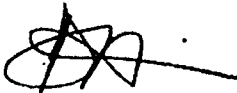
We also suggested Overdraft Protection as an option available to avoid overdraft charges. To establish this service, your checking account can be linked to a Wells Fargo credit card, Line of Credit, or savings account. When your account is overdrawn, Overdraft Protection allows funds to be transferred to prevent an overdraft. There is a \$10.00 fee each day a transfer is completed.

If you are interested in applying for Overdraft Protection, please visit a convenient Wells Fargo banking store for assistance. If you prefer, you can call *Wells Fargo Phone Bank*SM at 1-800-TO-WELLS (1-800-869-3557) available 24 hours a day, 7 days a week. Press 0 at the recording and a customer service representative will gladly assist you.

The address in your letter differs from the one in our files. If you want us to update our records, please send your signed authorization to our *letterhead address* or call *Wells Fargo Phone Bank*SM.

We trust this information is clarifying.

Sincerely,

A handwritten signature in black ink, appearing to be "Debbie Hein", with a stylized flourish at the end.

Debbie Hein
Operations Manager II
Customer Correspondence

DH/lgw

220997

WFB-G 04463

REDACTED

MS #2

DEC 20 2007

DEC 20 2007
BY: [Signature]
12/20/07

DEAR Wells Fargo,

When I USED PayPal TO MAKE A payment FOR AN eBay purchase I FORGOT TO CHANGE THE ACCOUNT INFO FOR WITHDRAWING FUNDS.

I CALLED PayPal AFTER I MADE THE payment AND THEY INFORMED ME THAT PAYPAL DEBIT WOULD BE DENIED BECAUSE THE ACCOUNT # ONLY HAD \$3.43 IN THE ACCOUNT.

REDACTED

THE TRANSACTION WOULD BE DECLINED FOR NON-SUFFICIENT FUNDS AND A BACK-UP ACCOUNT LISTED ON MY ACCOUNT THAT DID HAVE ENOUGH FUNDS WOULD BE ACCESSED.

AT NO TIME DID I EVER THINK THAT THE CHARGE WOULD GO THROUGH ON MY Wells Fargo ACCOUNT.

WE JUST GOT BACK FROM A TRIP AND I JUST NOW OPENED THE ENVELOPES CONCERNING THE OVERDRAFT FEES. I CAN SEE ME PAYING THE INITIAL \$34.00, BUT NOT THE ADDITIONAL FEES THAT OCCURRED WHILE WE WERE OUT OF TOWN.

OUR FAMILY SUSTAINED A LOSS OF A HOUSE UP NORTH IN THE WILD FIRES, SO WE HAVE BEEN UP THERE DEALING WITH INSURANCE COMPANIES AND CLEAN-UP.

I WOULD NEVER HAVE REQUESTED THESE CHARGES FOR THIS LONG, SINCE I HAVE PAID PREVIOUS OVERDRAFTS RIGHT AWAY.

Sorry, for any inconvenience.

Sincerely,

REDACTED

January 4, 2008

REDACTED

Dear _____ and _____:

Thank you for your letter regarding charges to your Stagecoach Checking account ending in # _____

REDACTED

Our records show one \$34.00 returned item fee, two \$34.00 overdraft fees, and four \$5.00 continuous overdraft fees were charged to your account. As a courtesy December 26, 2007, we credited your account \$122.00 for the fees charged. The credit will be confirmed in the *Deposits* area of your statement.

REDACTED

As of January 2, 2007, your checking account ending in # _____ remained \$20.29 overdrawn after the fee reversals. Your checking account ending in # _____ was \$3.43 overdrawn.

If an account remains overdrawn for more than 60 days, we may close it and report the information to ChexSystems, where it will remain in their files for five years. The account may also be referred to a collection agency. Please make payment at any convenient Wells Fargo banking location or call our Overdraft Collections Department at 1-877-461-3644 to make payment arrangements.

We trust this information is clarifying.

Sincerely,



Debbie Hein
Operations Manager
Customer Correspondence

DH/aro

REDACTED

REDACTED

①

CUSTOMER COMPLAINT FORM (Page 3)

State your desired resolution:

I want a refund for all 4 over draft fees for a total of \$ 168.00

PRIVACY ACT STATEMENT

The solicitation and collection of this information is authorized by 15 U.S.C. § 57a(f) and 12 U.S.C. 1 et seq. The information is solicited to provide the Office of the Comptroller of the Currency (OCC) with data that is necessary and useful in reviewing requests received from individuals for assistance in their interactions with national banks. The provision of requested information is voluntary. However, without such information, the ability to complete a review or to provide requested assistance may be hindered.

It is intended that the information obtained through this solicitation will be used within the OCC and provided to the national bank that is the subject of the complaint or inquiry. Additional disclosures of such information may be made to: (1) other third parties when required or authorized by statute or when necessary in order to obtain additional information relating to the complaint or inquiry; (2) other governmental, self-regulatory, or professional organizations having: (a) jurisdiction over the subject matter of the complaint or inquiry; (b) jurisdiction over the entity that is the subject of the complaint or inquiry; or (c) whenever such information is relevant to a known or suspected violation of law or licensing standard for which another organization has jurisdiction; (3) the Department of Justice, a court, an adjudicative body, a party in litigation, or a witness when relevant and necessary to a legal or administrative proceeding; (4) a Congressional office when the information is relevant to an inquiry initiated on behalf of its provider; (5) Other governmental or tribal organizations with which an individual has communicated regarding a complaint or inquiry about an OCC-regulated entity; (6) OCC contractors or agents when access to such information is necessary; and (7) other third parties when required or authorized by statute.

I certify that the information provided on, or with, this form is true and correct to the best of my knowledge.

Signature:

REDACTED

Date: 9/27/07

We will mail you a written acknowledgment within five (5) business days of receipt of your completed complaint form. If you have any questions regarding this case, please call 1-800-613-8743.

REDACTEDOMB Control No.
Expiration Date: 12/31/2008

(2)

**Comptroller of the Currency
Administrator of National Banks****CUSTOMER COMPLAINT FORM**

Please fill in this form completely, including your signature at the end of the form. If a valid OMB Control Number does not appear on this form, you are not required to complete this form. The Office of the Comptroller of the Currency (OCC) will only act on complaints that are signed by the complainant(s), legal guardian, attorney of complainant(s) along with their client's authorization, or holder of power of attorney.

Include copies of documents related to your complaint such as contracts, monthly statements, receipts and correspondence with the bank.

Mail or fax this completed complaint form with any attachments to:

**Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050
1-713-336-4301 (Fax)**

In filling out this form, print or type clearly so the information can be easily read and understood.

Customer Information:

| | | | |
|--|--|-----------------|-----------|
| Mr. <input checked="" type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> | | REDACTED | |
| Name: | | | |
| First | | Middle | Last |
| Address: | | | |
| Street | | City | State Zip |
| Daytime Phone: | | Fax: | () |
| Email: | | | |

REDACTED

(3)

CUSTOMER COMPLAINT FORM (Page 2)**Bank Information (National Bank or its operating subsidiary you are filing a complaint against)**

| | | | | |
|---|-------------|--|----------|-------|
| Name of Bank: | WELLS FARGO | | | |
| Address: | ALHAMBRA | | CA | 90032 |
| | Street | City | State | Zip |
| Type of Account: | CHECKING | Account #: | REDACTED | |
| Have you tried to resolve your complaint with the bank? | | <input type="radio"/> Yes <input type="radio"/> No | | |
| If Yes, when? | 09/23/2007 | How? <input checked="" type="radio"/> Phone <input type="radio"/> Mail <input type="radio"/> In Person <input type="radio"/> Other | | |

If you have an attorney or other representative you want us to deal with directly, please provide your representative's information below. Your signature on this form authorizes your bank and our office to release information to your representative.

| | | | | |
|-------------------------|--------|------|--------|-----|
| Name of Representative: | | | | |
| Title: | | | | |
| Address: | | | | |
| | Street | City | State | Zip |
| Daytime Phone: | () | Fax: | () | |

Please print or type your complaint. Describe events in the order in which they occurred, including any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). You should also include any response from the bank. Be as brief and complete as possible to make the explanation clear. Use separate sheet(s) of 8.5" x 11" paper if you need more space.

On Monday September 10, I made a deposit for \$ 340.00 which was not credited to my account until the next day. Which resulted in 4 over draft fees for \$ 34.00 each for a total of \$168.00 . I have spoken to a bank personal which have stated That they don't refund over draft fees under any circumstance. I have spoken to customer care by phone and they insist the deposit was made on Tuesday September 11. I can't afford to loose \$168.00 for a mistake made by the bank or a bank employee

Wells Fargo Account Activity

Page 3 of 7

REDACTED

(4)

REDACTED

REDACTED

REDACTED

| Date ▾ | Description | Amount |
|----------|---|-----------|
| 09/07/07 | *FINANCE CHARGE*PAYMENT FOR DD ADV ON 09/05 | \$4.00 |
| 09/07/07 | *FINANCE CHARGE*PAYMENT FOR DD ADV ON 09/05 | \$4.00 |
| 09/07/07 | *FINANCE CHARGE*PAYMENT FOR DD ADV ON 08/30 | \$10.00 |
| 09/07/07 | PAYMENT FOR DIRECT DEPOSIT ADVANCE ON 09/05 | \$40.00 |
| 09/07/07 | PAYMENT FOR DIRECT DEPOSIT ADVANCE ON 09/05 | \$40.00 |
| 09/07/07 | PAYMENT FOR DIRECT DEPOSIT ADVANCE ON 08/30 | \$100.00 |
| 09/07/07 | AMERICAN STORES DIR DEP 070802 1165015 | +\$442.13 |
| 09/06/07 | CHECK # View | \$30.00 |
| 09/06/07 | DIRECT DEPOSIT ADVANCE ON 09/06 (\$10.00 *FINANCE CHARGE* ALSO APPLIES) | +\$100.00 |
| 09/05/07 | CHECK CRD PURCHASE 09/03 DOMINOS PIZZA #8193 LOS ANGELES CA | \$16.77 |
| 09/05/07 | 1-800-537-7158AD INS PAYMNT SEP 07 R#: G545814712 | \$17.70 |
| 09/05/07 | 1411430210 R#: G545814712 | |
| 09/05/07 | CHECK # View | \$70.00 |
| 09/05/07 | T.M.C.C LOAN PMT 00264055200001 | \$256.86 |
| 09/05/07 | DIRECT DEPOSIT ADVANCE ON 09/05 (\$ 4.00 *FINANCE CHARGE* ALSO APPLIES) | +\$40.00 |
| 09/05/07 | DIRECT DEPOSIT ADVANCE ON 09/05 (\$ 4.00 *FINANCE CHARGE* ALSO APPLIES) | +\$40.00 |
| 09/04/07 | CHECK CRD PURCHASE 09/02 APL*ITUNES 866-712-7753 CA | \$2.97 |
| 09/04/07 | CHECK CRD PURCHASE 08/30 BLOCKBUSTER VIDEO #065 ALHAMBRA CA | \$15.42 |
| 09/04/07 | CHECK CRD PURCHASE 08/31 KING TACO #12 Q72 MAYWOOD CA | \$22.40 |
| 09/04/07 | CHECK CRD PURCHASE 08/31 DTV*DIRECTV SERVICE 800-347-3288 CA | \$35.00 |
| 08/31/07 | *FINANCE CHARGE*PAYMENT FOR DD ADV ON 08/23 | \$10.00 |
| 08/31/07 | PAYMENT FOR DIRECT DEPOSIT ADVANCE ON 08/23 | \$100.00 |
| 08/31/07 | AMERICAN STORES DIR DEP 070826 1165015 | +\$390.51 |
| 08/30/07 | CHECK CRD PURCHASE 08/29 MCDONALD'S F4373 CITY OF COMME CA | \$2.37 |
| 08/30/07 | POS PURCHASE - FOOD 4 LESS 491FOOD 4 | \$10.00 |
| 08/30/07 | POS PURCHASE - ARCO PAYPOINT ARCO PAYPOSANTA FE SPRICA 5003 | \$25.37 |
| 08/30/07 | CHECK # View | \$30.00 |
| 08/30/07 | DIRECT DEPOSIT ADVANCE ON 08/30 (\$10.00 *FINANCE CHARGE* ALSO APPLIES) | +\$100.00 |
| 08/29/07 | POS PURCHASE - ARCO PAYPOINT ARCO PAYPOSANTA FE SPRICA 5003 | \$27.36 |
| 08/28/07 | CHECK CRD PURCHASE 08/26 EL AGUILA BAKERY LOS ANGELES CA | \$20.99 |
| 08/27/07 | CAPITAL ONE ONLINE PMT | \$10.00 |
| 08/27/07 | TARGET NAT'L BK BILL PAY | \$10.00 |
| 08/27/07 | CHECK CRD PURCHASE 08/24 THE HOME DEPOT 6610 ALHAMBRA CA | \$16.16 |
| 08/27/07 | CHECK CRD PURCHASE 08/25 DOMINOS PIZZA #8193 LOS ANGELES CA | \$16.60 |

<https://online.wellsfargo.com/das/cgi-bin/session.cgi?sessargs=8Yxrf8n56vBs7.60NOhxag...> 9/28/2007

WFB-G 05943

Wells Fargo Account Activity

Page 2 of 1

REDACTED

(5)

| Date ▾ | Description | Amount |
|----------|---|-----------|
| 09/21/07 | PAYMENT FOR DIRECT DEPOSIT ADVANCE ON 09/14 | \$100.00 |
| 09/21/07 | PAYMENT FOR DIRECT DEPOSIT ADVANCE ON 09/13 | \$100.00 |
| 09/21/07 | AMERICAN STORES DIR DEP 070916 1165015 | +\$448.55 |
| 09/20/07 | TARGET NAT'L BK BILL PAY 070919 | \$10.00 |
| 09/20/07 | POS PURCHASE - SHELL Service SSHELL ServLOS ANGELES CA 5003 | \$26.21 |
| 09/20/07 | DIRECT DEPOSIT ADVANCE ON 09/20 (\$30.00 *FINANCE CHARGE* ALSO APPLIES) | +\$300.00 |
| 09/19/07 | POS PURCHASE - EL SUPER # 4 EL SUPER #LOS ANGELES CA 5003 | \$9.45 |
| 09/18/07 | ONLINE TRANSFER REF | +\$25.00 |
| 09/17/07 | POS PURCHASE - EL SUPER # 4 EL SUPER #LOS ANGELES CA 5003 | \$26.34 |
| 09/17/07 | CHECK CRD PURCHASE 09/14 SHAKEY'S #13 ALHAMBRA CA | \$31.65 |
| 09/17/07 | CHECK CRD PURCHASE 09/14 EL PESCADOR RESTAURANT LOS ANGELES CA | \$39.80 |
| 09/17/07 | RECURRING TRANSFER REF #OPE7XHX6QK TO SAVINGS | \$25.00 |
| 09/14/07 | CREDIT RPT 29422086 070913 27919248 | \$9.85 |
| 09/14/07 | POS PURCHASE - ARCO PAYPOINT ARCO PAYPOSANTA FE SPRICA 5003 | \$26.83 |
| 09/14/07 | ATM WITHDRAWAL - 1000 FAIR OAKS SO PASADENA CA 5003 | \$160.00 |
| 09/14/07 | *FINANCE CHARGE*PAYMENT FOR DD ADV ON 09/11 | \$10.00 |
| 09/14/07 | *FINANCE CHARGE*PAYMENT FOR DD ADV ON 09/06 | \$10.00 |
| 09/14/07 | PAYMENT FOR DIRECT DEPOSIT ADVANCE ON 09/11 | \$100.00 |
| 09/14/07 | PAYMENT FOR DIRECT DEPOSIT ADVANCE ON 09/06 | \$100.00 |
| 09/14/07 | DIRECT DEPOSIT ADVANCE ON 09/14 (\$10.00 *FINANCE CHARGE* ALSO APPLIES) | +\$100.00 |
| 09/14/07 | AMERICAN STORES DIR DEP 070909 1165015 | +\$356.72 |
| 09/13/07 | CHECK CRD PURCHASE 09/12 APL*ITUNES 866-712-7753 CA | \$0.99 |
| 09/13/07 | DIRECT DEPOSIT ADVANCE ON 09/13 (\$10.00 *FINANCE CHARGE* ALSO APPLIES) | +\$100.00 |
| 09/12/07 | CAPITAL ONE ONLINE PMT | \$10.00 |
| 09/12/07 | POS PURCHASE - ARCO PAYPOINT ARCO PAYPOSANTA FE SPRICA 5003 | \$14.66 |
| 09/11/07 | DIRECT DEPOSIT ADVANCE ON 09/11 (\$10.00 *FINANCE CHARGE* ALSO APPLIES) | +\$100.00 |
| 09/11/07 | DEPOSIT | +\$340.00 |
| 09/11/07 | OVERDRAFT FEE | \$34.00 |
| 09/11/07 | OVERDRAFT FEE | \$34.00 |
| 09/11/07 | OVERDRAFT FEE | \$34.00 |
| 09/11/07 | OVERDRAFT FEE | \$34.00 |
| 09/10/07 | CHECK CRD PURCHASE 09/06 HOM DEPT C-CNC10033900 CARSON CA | \$6.25 |
| 09/10/07 | POS PURCHASE - BIG SAVER FOODSBIG SAVER LOS ANGELES CA 5003 | \$15.40 |
| 09/10/07 | CHECK CRD PURCHASE 09/07 DENNY'S ALHAMBRA CA | \$23.74 |
| 09/10/07 | INFINITY INSURAN INS PREM 070906 01657776700 #25 9 INFINITY INSUR | \$249.63 |
| 09/10/07 | CHECK # View | \$294.12 |

This Deposit was made on 9-10-07
\$168.00 in over draft fees

<https://online.wellsfargo.com/das/coi-hin/session/coi?sessargs=8Yxrf8n56vBsZ60NOhxag...> 9/28/2007

WFB-G 05944



Customer Correspondence
MAC P6103-050
P O. Box 6995
Portland, OR 97228-6995

October 22, 2007

REDACTED

Dear

Your complaint filed with the Office of the Comptroller of the Currency regarding a deposit to your Custom Management Checking account ending in was referred to us **REDACTED**

Our South Pasadena Banking Store provided us with a duplicate copy of your receipt, enclosed for your review. The receipt shows the deposit was made September 11, 2007, at 3:22 p.m.

Our records confirm your savings account is linked to your checking account for Overdraft Protection. However, your savings account balance September 10, 2007, was insufficient to cover the overdraft.

As a courtesy October 10, 2007, we reversed two \$34.00 overdraft fees. The credits will appear under the *Deposits* area of your statement. Because there was no bank error, no additional fees were reversed.

We trust this information is helpful.

Sincerely,

A handwritten signature in black ink, appearing to be "Debbie Hein", with a horizontal line extending to the right.

Debbie Hein
Operations Manager
Customer Correspondence

WFB-G 05945

REDACTED

DEC 17 2007
BY:.....

December 12, 2007

Wells Fargo Bank, N.A.
P.O. Box 6995
Portland, OR 97228-6995

MS #2
DEC 14 2007

RE: Account No. ---

REDACTED

To Whom It May Concern:

Attached is a copy of my Insufficient Funds Notice, whereby on November 5, 2007 I had insufficient funds and was charged a fee of \$34.00 for a total of 10 transactions. I feel this fee per transaction is exorbitant. In addition, I was under the impression that my overdraft protection was \$4,000.00 and not \$2,000.00.

Recently I not only lost my job as well as being in a profession that is affected by the real estate and lending downfall making my job market extremely difficult. Also, I am one of those people affected by their mortgage payment fluctuating.

Although, I realize this is not your issue; however, I feel I have been an excellent and responsible customer of Wells Fargo Bank since approximately 1985. As I mentioned before, I know that this is not Wells Fargo's fault and I appreciate that the amounts were paid; however, I'm already in financial distress and was wondering if you can waive and/or reduce these charges since the fee of \$34.00 per transaction which equates to a total of \$340.00 only adds to my existing financial hardship and distress.

Thank you for your time and consideration regarding this letter. Anything you can do for me is greatly appreciated.

Sincerely,

REDACTED

3811

WELLS
FARGO**Insufficient Funds Notice**

November 06, 2007

Page 1 of 2

REDACTED

RE: ACCOUNT

Unfortunately, on 11/05/2007 your available account balance was too low to cover one or more of your checks, check card purchases, or other transactions. Please refer to the list below to see if transactions were paid or returned and for the total fees charged to your account.

| Transaction Description | Amount | Action | Fee |
|---|---------|--------|---------|
| Macys Payment Check Pymt 2F554A2178035 | \$72.90 | Paid | \$0.00 |
| Retail Services1 Checkpymt 7021270237489 | \$55.00 | Paid | \$0.00 |
| Target Natl Bank Checkpymt 2007110500049 | \$50.00 | Paid | \$34.00 |
| Check Crd Purchase 11/02 Valley Hardware & Carp Los Angeles C | \$45.00 | Paid | \$34.00 |
| Pos Purchase - 11/04 Mach Id 000000 Sou Wet Scal #0Sou Wet S | \$42.75 | Paid | \$34.00 |
| Pos Purchase - 11/05 Mach Id 000000 Sy8 Dunn-Edwardsy8 Dunn- | \$36.27 | Paid | \$34.00 |
| Pos Purchase - 11/04 Mach Id 000000 Sou Gamesstop #4Sou Games | \$32.46 | Paid | \$34.00 |
| Mervyn'S Checkpymt 0740006045893 | \$30.00 | Paid | \$34.00 |
| Check # | \$27.75 | Paid | \$34.00 |
| Socalgas Arc Pymt 1799201100713 | \$27.71 | Paid | \$34.00 |
| Check Crd Purchase 11/01 Aguas Tiuanas Juice B Downey C | \$25.50 | Paid | \$34.00 |
| Home Depot/Expo Check Pymt 97561Af1E40A2 | \$20.00 | Paid | \$34.00 |
| Mervyn'S Checkpymt 0720006045891 | \$20.00 | Paid | \$0.00 |
| Pos Purchase - 11/02 Mach Id 000000 Mission Hardwarmission H | \$5.64 | Paid | \$0.00 |
| Socalgas Arc Pymt 0948184270711 | \$0.33 | Paid | \$0.00 |

Total Fee(s):

\$340.00

If you have already taken care of this overdraft, thank you. If not, please follow the steps below to determine how much you need to deposit.

1. Review your current available balance. It can be obtained 24 hours a day, 7 days a week through Online Banking, any Wells Fargo ATM or by calling Wells Fargo Phone BankSM.

2. Take into account

- Your pending transactions and any additional transactions that have not yet been deducted from your available balance, such as checks you have written or scheduled upcoming automatic payments.
- Any transactions that have been returned because you did not have enough money in your account at that time; they may be resubmitted for payment by the person or party who received the payment from you.

3. Deposit enough money to establish and maintain a positive account balance. A deposit of at least \$475.78, plus \$340.00 in fees, would have been required to make your account balance positive at the time we sent this notice.

This account is subject to a continuous overdraft fee so failing to establish a positive account balance may result in such additional fees. Please note, in the event this overdraft is not resolved after 30 days from the date it first became overdrawn, we will close and charge off your account. A charge-off can harm your credit rating. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this is an attempt to collect a debt and any information obtained will be used for that purpose.

Call Wells Fargo Phone BankSM at 1-800-TO-WELLS (1-800-869-3557) or write to WELLS FARGO BANK, N.A., P.O. BOX 6995, PORTLAND, OR 97228-6995 if you have questions or need help.

WFB-G 05711



Page 2 of 2

To avoid overdrafts in the future, monitor your available account balance carefully and record all your transactions. You can also protect yourself by signing up for an Overdraft Protection plan. Call today to discuss your options.

Thank you for choosing Wells Fargo. We appreciate your business.

January 2, 2008

REDACTED

Dear [REDACTED] and [REDACTED] :

Thank you for your letter regarding overdraft fees charged to your Advantage Checking account ending in # [REDACTED]

REDACTED

As a courtesy December 20, 2007, we credited your account a total of \$340.00 in overdraft fees. The credits will appear in the *Deposits* area of your statement.

We trust this information is helpful.

Sincerely,



Debbie Hein
Operations Manager
Customer Correspondence

DH/hea

REDACTED

REDACTED

REDACTED

Checking Act #

MS #1

DEC 21 2007

DEC 21 2007

Dear

Hello! My name is _____ and I'm writing to you because I'm concerned about my account and could use your help. I just went through a distressful time in my life and therefore decided to move close to my family. During the time of my moving because of the added stress I lost track of my account balance and miscalculated. I was then charged from 11/27/07 onward \$34.00 for each transaction I did. A total of over \$600.00 was charged to my account. This amount is outrageous and under better circumstances I would have never allowed this to happen.

I was able to get some charges taken off, but I still have many charges to my account which were charged, and money asked which I really don't have. I'm now in San Jose, I moved 2 hours south from Sebastopol. I'm in search for a job and as soon as I'm able will close my account and later resume or start a new one once I have more funds available.

As a valued customer I ask if you could
please grant my wishes. Thank you for
your time and consideration.

Sincerely,

Thank
you!!

REDACTED

January 7, 2008

REDACTED

Dear _____ :

Your letter addressed to John Stumpf, President and CEO, regarding your Student ATM Checking account ending in # _____, was referred to us.

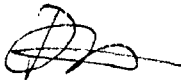
REDACTED

When checks or other items are presented for payment against insufficient funds in your checking account, we pay or return them and assess handling fees the following business day. The decision to pay or return items is based on the number of overdraft occurrences in the preceding 12 months.

As a courtesy December 14, 2007, \$261.00 in overdraft fees was reversed. The credit will appear in the *Deposits* area of your statement.

We trust this information is helpful.

Sincerely,



Debbie Hein
Operations Manager
Customer Correspondence

DH/hea

REDACTED

220131



To: WFBank

re: #

REDACTED

June 3, 2005

Gentlemen:

Returning June 2, from a sudden departure to London on May 5, as my Mother is sick, I checked my acct. by phone, & find about 5 \$5 charges, plus a \$33 overdraft fee, & I am asking

if you can possibly reverse said charges. When I left, I felt my acct. was O.K.
Sorry for this.

An enclosing proof of return ticket - discarded
outbound ticket in London.

Thank you for your consideration.

Very truly yours

Enc - REDACTED

June 22, 2005

REDACTED

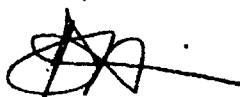
Dear

Thank you for your letter regarding overdraft fees charged to your Wells Fargo Custom Checking account. Your United Airlines receipt is enclosed for your records.

On June 14, 2005, your account was credited \$48.00 for one \$33.00 overdraft fee and three \$5.00 continuous overdraft fees charged May 16, May 18 and May 20, 2005. The credits will appear in the *Deposits* area of your statement.

We trust this information is helpful and value your 29-year account relationship.

Sincerely,

A handwritten signature in black ink, appearing to be "Debbie Hein", with a stylized, cursive script.

Debbie Hein
Operations Manager II
Customer Correspondence

DH/lgw

Enclosure

220131

WFB-G 04473

Account Number: **REDACTED**

Date: May 31, 2005

Dear Wells Fargo Customer:

220556



The item(s) listed below was presented for payment on 5/27/05. We either paid or returned each item as shown.

| Item | Item Amount | Action |
|------------|-------------|--------|
| 0000000000 | \$3.00 | PAID |

Fee: ~~\$33.00~~

Please review the balance in this account to make sure that you have enough money to cover the fees, any items that we paid on your behalf and any outstanding items. Please see the Fee and Information Schedule that applies to your account to determine whether your account is subject to a continuous overdraft fee.

JUN 1 2005

Account Number: **REDACTED**

Date: June 1, 2005

Dear Wells Fargo Customer:

The item(s) listed below was presented for payment on 5/31/05. We either paid or returned each item as shown.

| Item | Item Amount | Action | Item | Item Amount | Action |
|------------|-------------|--------|------------|-------------|--------|
| 0000000000 | \$40.00 | PAID | 0000000000 | \$5.48 | PAID |
| 0000000000 | \$40.00 | PAID | | | |

Fee: ~~\$99.00~~

Please review the balance in this account to make sure that you have enough money to cover the fees, any items that we paid on your behalf and any outstanding items. Please see the Fee and Information Schedule that applies to your account to determine whether your account is subject to a continuous overdraft fee.

Please

return

e mail --

REDACTED

If you have any questions about your account, call: 1-800-10-WELLS (1-800-869-3557) Or write: WELLS FARGO BANK, N.A., P.O. BOX 6995, PORTLAND, OR 97228-6995

I thank you for your prompt attention to this matter

The laws of some states require us to inform you that this is an attempt to collect a debt and any information obtained will be used for that purpose.

Wells Fargo

6/7/05

Presumably these are ATM Charges.
Please explain how your ATM machine gave out money when the balance in the account is \$0.00. I cancelled the credit card prior to the date of these transactions so no rollover to the credit card should have been possible.
Thank you for checking into this situation.
Sincerely,

REDACTED

June 28, 2005

REDACTED

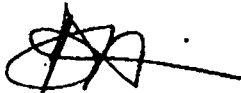
We received your letter regarding overdraft fees charged to your Wells Fargo Custom Checking account.

When a withdrawal is requested from your account against insufficient funds, we may authorize the transaction and charge a handling fee the following *business* day. This may include ATM transactions or Point-of-Sale purchases. This decision is based on your account history and the number of overdraft occurrences in the preceding 12 months.

Because there was no bank error, no fees were reversed. We confirm your account no longer has Overdraft Protection, as your credit card was cancelled.

We trust this information is clarifying.

Sincerely,

A handwritten signature in black ink, appearing to be "Debbie Hein", with a stylized, looped initial and a long horizontal stroke extending to the right.

Debbie Hein
Operations Manager II
Customer Correspondence

DH/lgw

220556

WFB-G 04443

JUN 1 2005

220945

San Diego June 12, 2005.

US 172

To whom it may concern;

I have been a customer of Wells Fargo for about 10 years.

I do not think I ever had an overdraft fee charged.

I think and know that by being the first and last time I should not be charged the 22⁰⁰ for the overdraft in other words the fee should be waived.

I am 74 years old and have only 35⁰⁰ a dollar a month for extras. Paying the 22⁰⁰ would leave me with 13⁰⁰ for a month.

Thank you to the Attn to this letter.

check # 329

REDACTED

Amount 100⁰⁰

wrote to June 2, 2005

REDACTED

July 1, 2005

REDACTED

Thank you for your letter regarding the overdraft fee charged to your Stagecoach Checking account.

When checks or other items are presented for payment against insufficient funds in your checking account, we pay or return them and assess handling fees the following business day. The decision to pay or return items is based on the number of overdraft occurrences in the preceding 12 months.

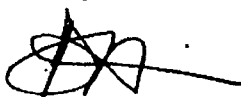
Overdraft Protection is an option available to avoid overdraft charges. To establish this service, your checking account can be linked to a Wells Fargo credit card, Line of Credit or savings account. When your account is overdrawn, Overdraft Protection allows funds to be transferred to prevent an overdraft. There is a \$10.00 fee each day a transfer is completed.

If you are interested in Overdraft Protection, please visit a convenient Wells Fargo banking store for assistance. If you prefer, you can call *Wells Fargo Phone Bank*SM at 1-800-TO-WELLS (1-800-869-3557) available 24 hours a day, 7 days a week. Press 0 at the recording and a customer service representative will gladly assist you.

As a courtesy June 22, 2005, we reversed the \$22.00 overdraft fee charged June 3, 2005. The reversal will appear in the *Deposits* area of your statement.

We trust this information is helpful and value your 11-year account relationship.

Sincerely,

A handwritten signature in black ink, appearing to be "Debbie Hein", with a stylized, looped design.

Debbie Hein
Operations Manager II
Customer Correspondence

DH/lgw

220945

WFB-G 04455

220567

MS #4

JUN 13 2005

Wells Fargo,

I am enclosing the letter I am refering to.

I do not think I should be charged for this because my check was to be in that day. Some times t state tells us when our check will be in and Jane was the only month It was a day early. Bank of America is the only credit acct. I ever had that wants the payment on the 4th. If I have complained they do away with the overcharge. I intend to pay them off next month when I get an extra check. Do as you think best but I would like you to do away with the overcharge.

Thank you

REDACTED

WFB-G 04449

June 27, 2005

REDACTED

Thank you for your letter regarding the overdraft fee charged to your Custom Checking account.

On May 31, 2005, your account balance was \$197.87. The same day, check #2518 for \$200.00 was presented for payment, causing an overdraft.

Please note, overdraft fees are charged the business day following the overdraft occurrence. Therefore, fees cannot be prevented by making a deposit the same day they are assessed.

On June 1, 2005, your account received a \$518.60 Direct Deposit. However, the \$22.00 overdraft fee was assessed for the overdraft from the previous day.

As a courtesy June 17, 2005, we reversed the \$22.00 overdraft fee. The reversal will appear in the *Deposits* area of your statement.

We trust this information is helpful and value your 8-year account relationship.

Sincerely,

A handwritten signature in black ink, appearing to be 'Debbie Hein', with a stylized, cursive-like script.

Debbie Hein
Operations Manager II
Customer Correspondence

DH/lgw

220567

220999

JUN 20 2005

REDACTED

MS#6
JUN 17 2005

June 10, 05

Attention

REDACTED

Dear S i r :

This is to acknowledg^e reciept of your collection letter dated 06/01/05.

I und^erstand that your accusation is an error. Because ~~my~~ spouse and I were out of town on May 4, 05 to June 1, 05 hence we werenot able to make any withdrawal of any amount from your Bank on the dates you alledged.

I therefore pray ^hat such error be corrected soonest.

Looking forward to hear from you soon. Thank you very much.

Sincerely,

✓

REDACTED

Customer

July 5, 2005

REDACTED

Dear

Your letter regarding overdraft fees charged to your Custom Checking account was referred to our department.

On May 6, 2005, your account balance was \$336.78. The same day, check #1143 for \$344.00 was paid, creating a \$7.22 overdraft. As a result, we charged an overdraft fee the next business day.

Additionally, we charge a \$5.00 continuous overdraft fee beginning the fourth through the eleventh calendar day an account remains overdrawn. Because your account remained overdrawn, continuous overdraft fees were assessed from May 9 through 16, 2005. Your \$683.98 Direct Deposit credited your account June 1, 2005, resulting in a positive balance. Enclosed are copies of statements from May through June 2005 for your review.

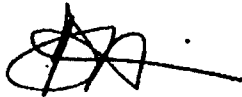
Overdraft Protection is an option available to avoid overdraft charges. To establish this service, your checking account can be linked to a Wells Fargo credit card, Line of Credit or savings account. When your account is overdrawn, Overdraft Protection allows funds to be transferred to prevent an overdraft. There is a \$10.00 fee each day a transfer is completed.

If you are interested in Overdraft Protection, please visit a convenient Wells Fargo banking store for assistance. If you prefer, you can call *Wells Fargo Phone Bank*SM at 1-800-TO-WELLS (1-800-869-3557) available 24 hours a day, 7 days a week. Press 0 at the recording and a customer service representative will gladly assist you.

As a courtesy June 20, 2005, your account was credited \$173.00. This will reimburse you for ten \$5.00 continuous overdraft fees charged between May 11 and June 16, 2005, one \$33.00 overdraft fee charged June 7, 2005, and three \$30.00 returned item fees charged between April 18 and May 24, 2005. All but four of the \$5.00 reversals will appear under the *Deposits* area of your statement. The remaining four \$5.00 reversals will not appear as they were charged and reversed within the same statement cycle.

We trust this information is helpful.

Sincerely,

A handwritten signature in black ink, appearing to be 'Debbie Hein', with a stylized, cursive-like script.

Debbie Hein
Operations Manager II
Customer Correspondence

DH/lgw

Enclosure

220999